

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your Certificate of Insurance (COI).

SL. NO.	Title	Description in Simple Words (Please refer to applicable section in Certificate of Insurance)			Policy Clause Number/Certificate of Insurance
1	Name of the Insurance Product and Unique Identification Number (UIN)	Pramerica Life Group Credit Shield (140N076V01)			Page 1 of COI
2	Policy Number	As mentioned in the Certificate of Insurance (COI)			Page 1 of COI
3	Type of Insurance Policy	Pure Risk			-
4	Basic Policy details	Instalment Premium	As Specified in COI		Page 1 of COI
		Mode of premium payment	Single		
		Sum Assured on death	As Specified in COI(Refer Coverage Sum Assured)		
		Sum Assured on Maturity	Not Applicable		
		Premium payment Term	Single Pay		
		Policy Term	As Specified in COI		
5	Policy Coverage/benefits payable	• Benefits payable on Maturity: Not Applicable			Page 2 under Section Benefit (a) of COI
		• Benefit payable on Death– Defined as per chosen plan option. <ul style="list-style-type: none">Option A: Level Cover: Original Sum Assured at inceptionOption B: Reducing Cover: Prevailing cover as per Benefit Schedule			
		Terminal Illness Benefit -This refers to the lump sum benefit that is paid out in case the insured member is diagnosed of Terminal Illness.			Page 2 under Section Benefit (b) of COI
		• Survival Benefits excluding that payable on maturity – Not Applicable			Not Applicable
		• Surrender benefits – This is the amount you will receive in case if you want to terminate your policy (contract) before its maturity date.			Page 3 under Section Surrender of Policy by Master Policy Holder of COI
		• Options to policyholders for availing benefits- Option to choose Moratorium Options If loan repayment starts after a certain time from the date of the loan disbursement, then the member will be eligible for the moratorium period benefit in a form of Uniform or Increasing cover			Page 4 under Section Moratorium Option of COI
		Option to choose Co-Borrower Options			Page 3 under Section Benefit of COI



		If there is more than one borrower under the same loan, then the cover can be offered on First Death Basis or Loan Share Percentage Basis	
		<ul style="list-style-type: none"> • Other benefits/options payable- Not Applicable • Lock-in period for Linked insurance policy- Not Applicable 	Not Applicable
6	Options available (in case of Linked Insurance Products)	<ul style="list-style-type: none"> • Partial Withdrawal - Not Applicable • Top –up Provision - Not Applicable • Switches - Not Applicable • Settlement option - Not Applicable • Any other option - Not Applicable 	Not Applicable
7	Option available(in case of Annuity product)	<ul style="list-style-type: none"> • Type of immediate annuity - Not Applicable • Proportion of annuity amount guaranteed for variable pay-out option. - Not Applicable • Any other option. - Not Applicable 	Not Applicable
8	Riders opted, if any	Not Applicable	
9	Exclusions (events where insurance coverage is not payable), if any.	At inception of the Policy - Suicide within 12 months from the date of commencement of risk	Page 3 under Section Exclusion of COI
10	Waiting /lien Period, if any	Not Applicable	Not Applicable
11	Grace period	Not Applicable	Not Applicable
12	Free Look Period	If you disagree with the Terms & conditions of the contract may request for cancellation of the COI stating the reasons for objection within 30 days from the receipt of the COI with complete refund of paid premium (less applicable deduction)	Page 1 under Section Free Look Cancellation of COI
13	Lapse, paid-up and revival of the Policy	Lapse- Not Applicable Paid Up- Not Applicable Revival - Not Applicable	Not Applicable
14	Policy Loan, if applicable	Not Applicable	Not Applicable
15	Claims/Claims Procedure	Turn Around Time (TAT) for claims settlement and brief procedure <ul style="list-style-type: none"> • Death Claim Settlement without Investigation from the date of intimation of claim -15 days • Death Claim Settlement with Investigation from the date of intimation of claim -45 days Helpline/Call Centre number and Contact details of the insurer <ul style="list-style-type: none"> • For claim related queries in respect of any Insured member please contact our branch or call us on 1860 500 7070 or 011 4818 7070 (Local charges apply) or write to us on Email: contactus@pramericalife.in • Link for downloading claim form and list of documents required including bank account details. Link for downloading claim form: https://pramericalife.in/claims/claimforms List of Documents: Basic documentation if death is due to medical reasons or natural:	Page 3 under Section Death Claim Processing of COI



		<ul style="list-style-type: none"> • The Company's Death Claim Form duly completed • Certificate of Insurance • Death Certificate • Claimant's Identity proof, Address proof and banking details • Discharge summary and all other past hospital records • Completed Last Medical Attendant's Report • • <p>Additional documents if death is due to Un-natural cause</p> <ul style="list-style-type: none"> • Copy of First Information Report and Final Police Investigation Report • Copy of Post-Mortem Report • 	
16	Policy Servicing	<p>Turn Around Time (TAT) Free Look Cancellation & Refund from the date of receipt of request:7 days</p> <p>Policy Servicing (from the date of receipt of request for the service specified):7 days</p> <ul style="list-style-type: none"> • Change of Address (KYC Norms to be complied) • Registration /Change of Nomination, Assignment. • Alteration in ORIGINAL POLICY CONDITIONS (where applicable) • Policy Loan • Unit / Index Linked Insurance Policy Switch, Top-up, and other related Services • Decision on Policy Revival after receipt of all requirements • Surrender or partial withdrawal of Policy <p>Helpline/Call Centre number and Contact details of the insurer</p> <ul style="list-style-type: none"> • If you wish to discuss any aspect of your Policy or if you have any query or complaint please contact us at 1860 500 7070 or 011 48187070 (local charges apply) or write to us at Group.services@pramericalife.in • Link for downloading applicable forms and list of documents required including bank account details. <p>Link for applicable forms https://www.pramericalife.in/Downloads/ServiceForms</p> <p>List of Documents : As per the servicing form and the KYC proof.</p>	



17	Grievances /Complaints	<p>Grievance Redressal Officer, Pramerica Life Insurance Ltd., 4th Floor, Building No. 9 B, Cyber City, DLF City Phase III, Gurgaon– 122002 GRO Contact Number: 0124 – 4697069 Email – gro@pramericalife.in Office hours 9.30 am to 6.30 pm from Monday to Friday</p> <p>IRDAI- Grievance Redressal Cell: If after contacting the Company, the Policyholders query or concern is not resolved satisfactorily or within timelines the Grievance Redressal Cell of the IRDAI may be contacted. Bima Bharosa Toll Free number – 155255 or 1800-425-4732 Email Id- complaints@irdai.gov.in Website: https://bimabharosa.irdai.gov.in</p> <p>Complaints against Life Insurance Companies: Insurance Regulatory and Development Authority of India Policyholder's protection & Grievance Redressal Department (PPGR) Sy. No. 115/1 Financial District Nanakramguda, Gachibowli Hyderabad – 500032</p> <p>Insurance Ombudsman: The office of the Insurance Ombudsman has been established by the Government of India for the redressal of any grievance in respect of life insurance policies. Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.</p> <p>The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. You may approach the Insurance Ombudsman if your grievance pertains to any of the following:</p> <ol style="list-style-type: none"> Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999 Any partial or total repudiation of claims 	<p>Page 4 under Section Grievance Redressal of COI</p>
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You can also access the Customer Information sheet through this link:

<https://www.pramericalife.in/Downloads/Download>

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policyholder/Member

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder/Member)

Date: